

# Industry Synopsis

Industry: 02104 ANIMAL HEALTH SERVICES

Assessable Earnings and Premiums - for Years: 2019 to 2024

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**	Industry Rate
2019	470	25	\$223,848,230	4,570	\$666,819	\$0.27
2020	482	33	\$250,553,288	5,211	\$774,130	\$0.28
2021	486	30	\$275,572,450	5,975	\$964,362	\$0.33
2022	484	28	\$290,592,301	6,044	\$1,209,868	\$0.39
2023	483	20	\$323,680,852	6,542	\$1,592,045	\$0.46
2024 YTD	469	8	\$349,783,903	6,836	\$2,254,881	\$0.62

\* Estimated number of full time equivalent workers based on average industry wage

\*\* Net premium is premium paid by employers after pricing adjustments for experience rating plus Poor Performance Surcharge and PIR, where applicable

## Distribution of Accounts By Assessable Earnings (\$Thousands)

Rate Year	<= \$500,000		> \$500,000 and <= \$1 Million		> \$1 Million and <= \$5 Million		> \$5 Million and <= \$20 Million		> \$20 Million	
	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn
2019	363	\$67,966	71	\$49,226	32	\$51,029	3	\$22,030	N/A	N/A
2020	358	\$68,547	80	\$54,202	39	\$62,540	4	\$29,647	N/A	N/A
2021	351	\$68,035	87	\$60,585	43	\$74,113	4	\$30,033	N/A	N/A
2022	337	\$62,826	98	\$69,735	44	\$77,294	3	\$18,849	N/A	N/A
2023	329	\$64,099	93	\$65,760	55	\$92,601	4	\$29,536	N/A	N/A
2024 YTD	310	\$63,953	91	\$63,942	61	\$102,829	5	\$37,314	N/A	N/A

Note: The current year assessable earnings are based on estimates.

N/A columns indicate there are not enough employers available to display the information

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- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

Total Claims								
Accident Year	Number of Claims	Claim Costs	Number of LTCs	Total LTC Costs	TTD Days	Modified Work Ever Performed Claims	Medical Aid Claims	Disabling Injury Claims
2019	273	\$656,994	77	\$531,054	1,338	73	196	112
2020	248	\$547,182	66	\$445,271	1,181	56	182	86
2021	242	\$478,678	88	\$351,518	1,046	64	154	117
2022	231	\$512,930	68	\$398,300	931	52	163	97
2023	242	\$772,893	111	\$667,883	1,685	88	131	135
2024 YTD	48	\$38,963	17	\$23,433	66	13	31	20

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2019	49	19	5	4	77
2020	46	11	2	7	66
2021	68	13	2	5	88
2022	52	8	4	4	68
2023	72	23	7	9	111
2024 YTD	16	1	0	0	17

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$276,922	\$373,979	\$6,093	\$0	\$656,994
2020	\$264,418	\$282,764	\$0	\$0	\$547,182
2021	\$176,068	\$299,709	\$2,900	\$0	\$478,678
2022	\$178,129	\$330,141	\$4,660	\$0	\$512,930
2023	\$323,572	\$418,296	\$31,025	\$0	\$772,893
2024 YTD	\$10,528	\$28,435	\$0	\$0	\$38,963

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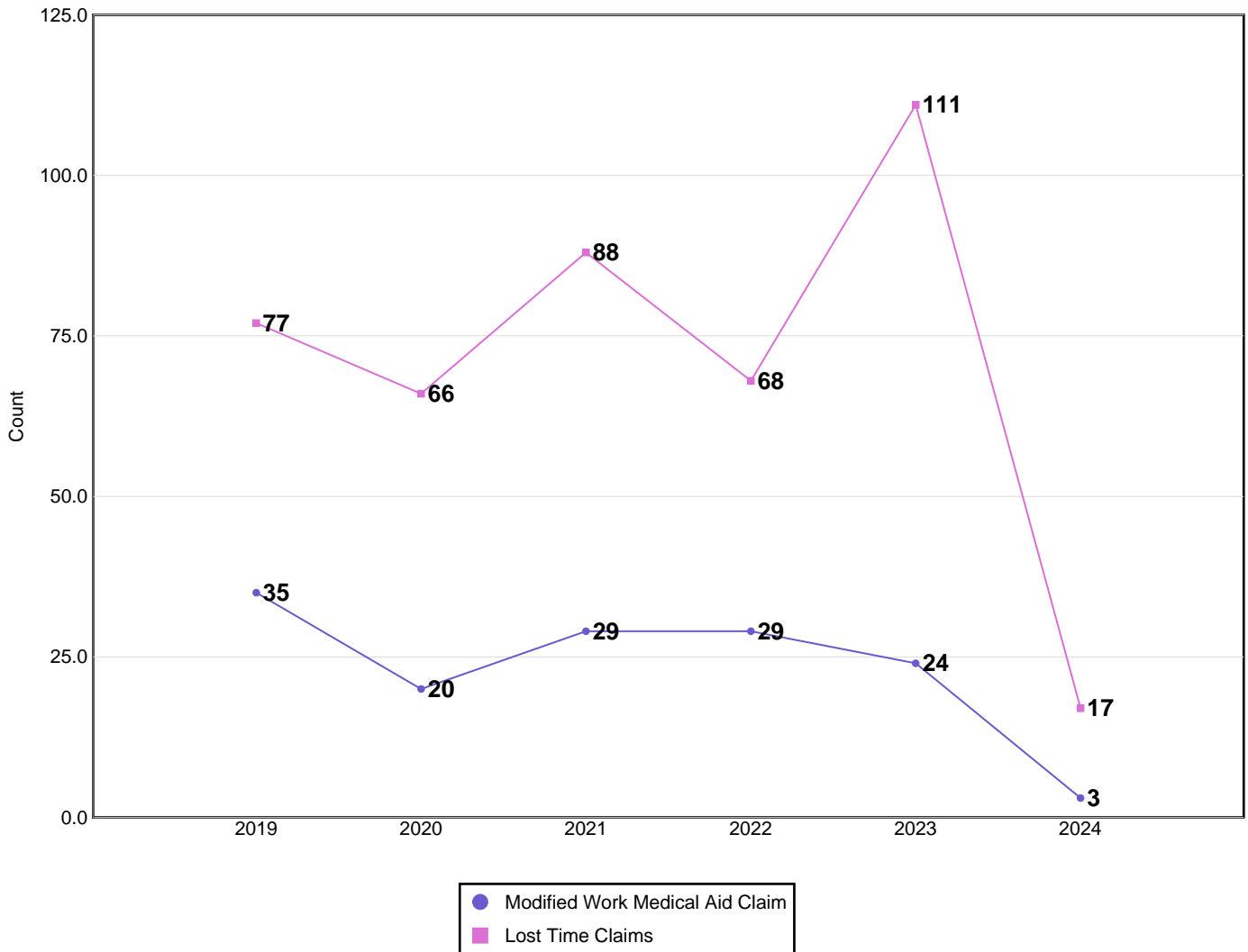
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



Disabling Claims include Lost Time Claims or Medical Aid Claims with Modified Work

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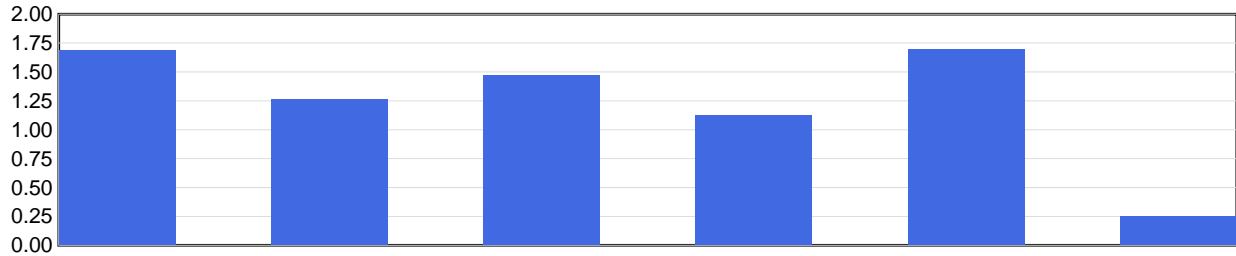
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



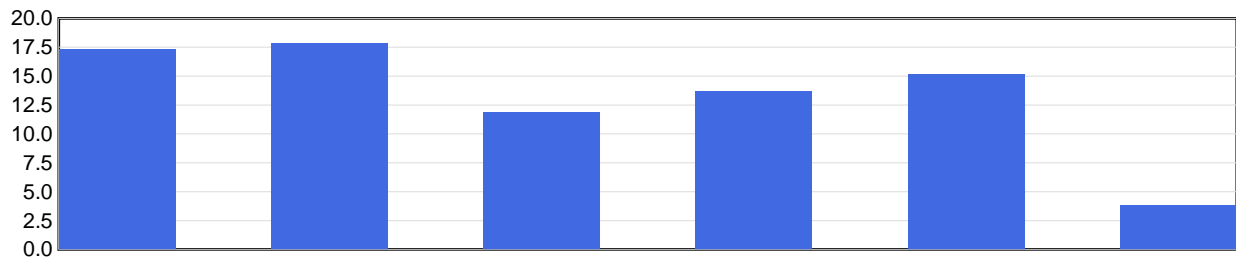
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.68	1.27	1.47	1.13	1.70	0.25

Frequency Rate = (Total Lost Time Claims \* 100) / Person Years

Person Years = Total Assessable Earnings / (Avg Hourly Wage \* 2000 Hours)

## Severity Rates

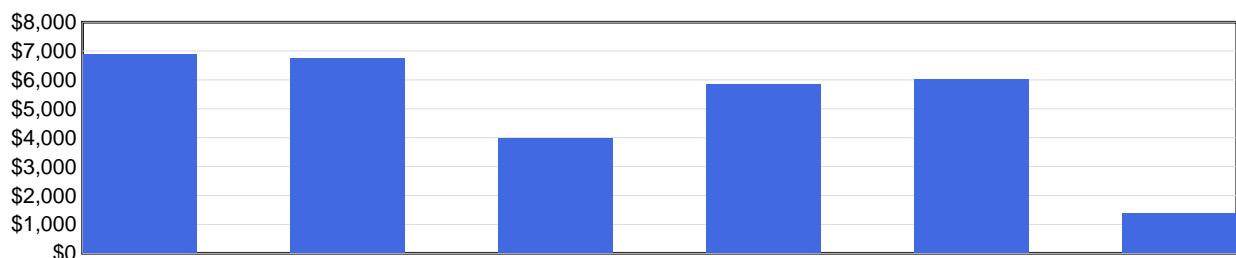
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	17.4	17.9	11.9	13.7	15.2	3.9

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$6,897	\$6,747	\$3,995	\$5,857	\$6,017	\$1,378

Average Cost Per LTC = Total LTC Costs / Total LTCs

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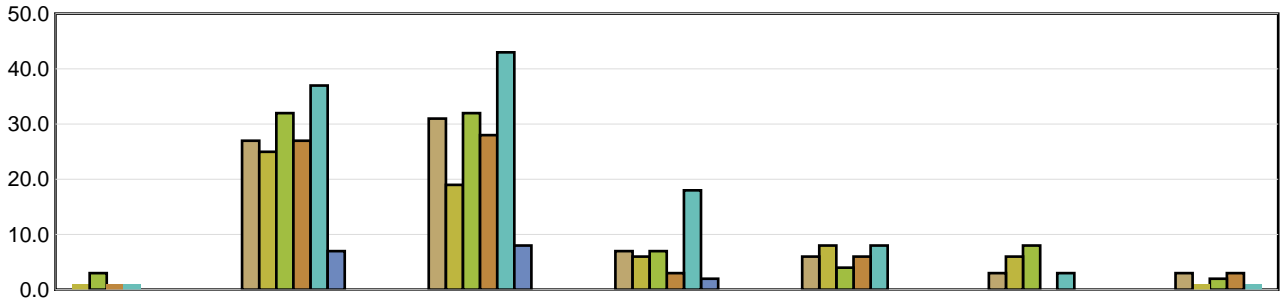
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

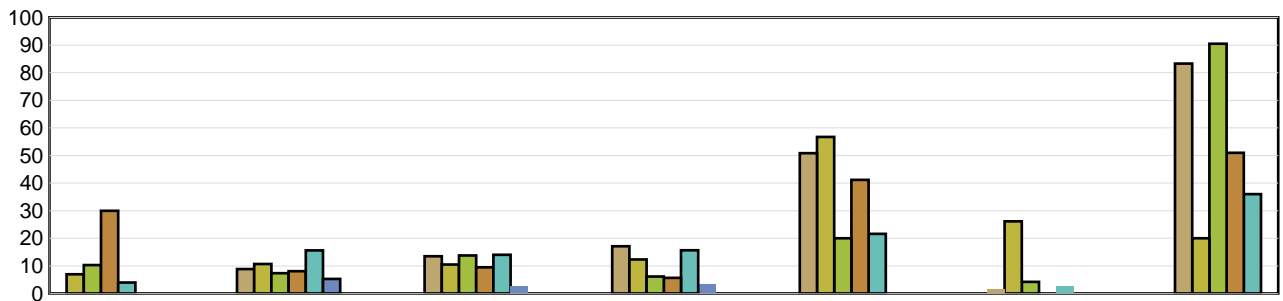
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	27	31	7	6	3	3
2020	1	25	19	6	8	6	1
2021	3	32	32	7	4	8	2
2022	1	27	28	3	6	N/A	3
2023	1	37	43	18	8	3	1
2024 YTD	N/A	7	8	2	N/A	N/A	N/A

## Average Severity of a Claim

Temporary Total Disability Days per Lost Time Claim  
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	8.85	13.52	17.14	50.83	1.67	83.33
2020	7.00	10.72	10.53	12.33	56.75	26.17	20.00
2021	10.33	7.34	13.81	6.14	20.00	4.25	90.50
2022	30.00	8.07	9.50	5.67	41.17	N/A	51.00
2023	4.00	15.65	14.02	15.67	21.63	2.67	36.00
2024 YTD	N/A	5.29	2.75	3.50	N/A	N/A	N/A

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

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Top 5 Comparison - for Years: 2019 to 2024

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2019	2020	2021	2022	2023	2024 YTD	Totals
Assaults/Violent Acts/Harassment	34	24	42	30	47	11	188
Overexertion	8	10	9	7	12	2	48
Falls	9	7	9	7	7	0	39
Bodily Reaction and Exertion	4	6	3	9	15	0	37
Struck by Object	9	3	6	8	6	2	34

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Assaults/Violent Acts/Harassment	188	44.03%	11.82	2,222	\$4,305	\$809,295
Overexertion	48	11.24%	26.15	1,255	\$8,201	\$393,658
Falls	39	9.13%	23.31	909	\$10,711	\$417,713
Bodily Reaction and Exertion	37	8.67%	13.35	494	\$7,603	\$281,312
Struck by Object	34	7.96%	13.47	458	\$5,846	\$198,776
All Others	81	18.97%	11.21	908	\$3,910	\$316,706
<b>Totals</b>	<b>427</b>	<b>100.00%</b>	<b>14.63</b>	<b>6,246</b>	<b>\$5,661</b>	<b>\$2,417,460</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	11	9	14	20	18	1	73
Hand(s)/Wrist(s)	14	11	14	6	22	5	72
Back	9	10	9	7	22	3	60
Fingers	6	4	16	10	9	2	47
Arms	5	4	5	6	9	2	31

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	73	17.10%	9.05	661	\$4,855	\$354,402
Hand(s)/Wrist(s)	72	16.86%	8.99	647	\$3,575	\$257,372
Back	60	14.05%	19.57	1,174	\$8,532	\$511,928
Fingers	47	11.01%	6.70	315	\$2,212	\$103,948
Arms	31	7.26%	13.00	403	\$4,720	\$146,307
All Others	144	33.72%	21.15	3,046	\$7,247	\$1,043,503
<b>Totals</b>	<b>427</b>	<b>100.00%</b>	<b>14.63</b>	<b>6,246</b>	<b>\$5,661</b>	<b>\$2,417,460</b>

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Top 5 Comparison - for Years: 2019 to 2024

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2019	2020	2021	2022	2023	2024 YTD	Totals
Open Wound	19	16	26	18	30	6	115
Sprains/Strain	19	24	19	13	31	3	109
Oth Traumatic Injuries	11	4	15	7	19	3	59
Intracranial Injures	7	8	9	16	13	0	53
Fracture/Dislocation/Nerve Damage	10	5	4	3	7	1	30

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Open Wound	115	26.93%	6.01	691	\$2,218	\$255,082
Sprains/Strain	109	25.53%	17.91	1,952	\$6,727	\$733,287
Oth Traumatic Injuries	59	13.82%	17.61	1,039	\$6,316	\$372,670
Intracranial Injures	53	12.41%	10.13	537	\$6,029	\$319,557
Fracture/Dislocation/Nerve Damage	30	7.03%	32.97	989	\$14,995	\$449,840
All Others	61	14.29%	17.02	1,038	\$4,705	\$287,024
<b>Totals</b>	<b>427</b>	<b>100.00%</b>	<b>14.63</b>	<b>6,246</b>	<b>\$5,661</b>	<b>\$2,417,460</b>

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